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Clifford Chance US LLP

Docket No. 3499-132

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: David Lawrence and Ajay Junnarkar

Filed: 7/31/01

Group Art Unit: 2164

Serial No: 09/919,413

Examiner: to be determined

For: **ONLINE TRANSACTION RISK MANAGEMENT**

**PRELIMINARY AMENDMENT**

Commissioner for Patents  
Washington, D.C. 20231

Sir:

**RECEIVED**

OCT 15 2002

**GROUP 3600**

Prior to the examination of the above-identified application, please amend the application as follows:

**IN THE SPECIFICATION:**

Please replace the paragraph of the Description of the Drawings on page 5 with the following rewritten paragraph:

--Fig. 1 illustrates a block diagram that can embody this invention.

Fig. 2 illustrates a network on computer systems that can embody an OTRM system.

Fig. 3 illustrates a flow of exemplary steps that can be executed by a OTRM system.

Fig. 4 illustrates an exemplary graphic user interface (GUI) useful for gathering information according to the present invention.

Fig. 5 illustrates an exemplary GUI for displaying information related to OTRM.

Fig. 6 illustrates an exemplary GUI useful for presenting reports related to OTRM.